

U.S. SMALL BUSINESS ADMINISTRATION
RICHMOND, VA DISTRICT OFFICE

LENDER RANKING

(7(a) LOAN GUARANTEES AND 504 DEBENTURES)

	LOANS AS OF:		10/01/2003-06/30/2004		TOP FIVE RANKING		YTD	
			YTD				LOANS	\$ AMT
			LOANS	\$ AMT	BY CATEGORY		LOANS	\$ AMT
1	BANK OF AMERICA, NATIONAL ASSOCIATION	PLP	146	\$3,844,000				
2	INNOVATIVE BANK		86	\$633,000	COMMUNITY BANKS			
3	CAPITAL ONE, FEDERAL SAVINGS BANK		58	\$2,560,000	1.	CITIZENS & FARMERS BANK	17	\$2,351,000
4	VIRGINIA ASSET FINANCING CORPORATION	CDC	38	\$20,891,000	2.	MARATHON BANK	11	\$1,181,000
5	TIDEWATER BUSINESS FINANCING CORPORATION	CDC	34	\$18,093,000	3.	HERITAGE BANK & TRUST	10	\$1,815,000
6	CIT SMALL BUSINESS LENDING CORPORATION	PLP	26	\$13,596,700	4.	FIRST MARKET BANK, FSB	7	\$2,098,000
7	RESOURCE BANK	PLP	26	\$4,983,000	5.	MILLENNIUM BANK, NATIONAL ASSOCIATION	6	\$2,200,000
8	SUNTRUST BANK	PLP	20	\$1,446,600				
9	CITIZENS & FARMERS BANK		17	\$2,351,000	REGIONAL BANKS			
10	WACHOVIA SBA LENDING, INC.		16	\$10,563,200	1.	RESOURCE BANK	26	\$4,983,000
11	BUSINESS LOAN CENTER, LLC	PLP	14	\$7,100,000	2.	SUNTRUST BANK	20	\$1,446,600
12	BRANCH BANKING AND TRUST COMPANY	PLP	13	\$2,426,000	3.	BRANCH BANKING AND TRUST COMPANY	13	\$2,426,000
13	RAPPAHANNOCK ECONOMIC DEVELOPMENT CORP.	CDC	13	\$5,794,000	4.	PROVIDENT BANK OF MARYLAND	10	\$2,644,700
14	MARATHON BANK		11	\$1,181,000	5.	WACHOVIA BANK, N.A.	9	\$1,026,900
15	HERITAGE BANK & TRUST		10	\$1,815,000				
16	PROVIDENT BANK OF MARYLAND	PLP	10	\$2,644,700	NATIONAL BANKS & NON-BANK LENDERS			
17	WACHOVIA BANK, NATIONAL ASSOCIATION	PLP	9	\$1,026,900	1.	BANK OF AMERICA, NATIONAL ASSOCIATION	146	\$3,844,000
18	SURREY BANK & TRUST		8	\$811,000	2.	INNOVATIVE BANK	86	\$633,000
19	FIRST MARKET BANK, FSB		7	\$2,098,000	3.	CAPITAL ONE, FEDERAL SAVINGS BANK	58	\$2,560,000
20	MILLENNIUM BANK, NATIONAL ASSOCIATION		6	\$2,200,000	4.	CIT SMALL BUSINESS LENDING CORPORATION	26	\$13,596,700
21	SOUTHTRUST BANK	PLP	5	\$547,000	5.	WACHOVIA SBA LENDING, INC.	16	\$10,563,200
22	COMMUNITY SOUTH BANK		4	\$3,189,000				
23	CRATER DEVELOPMENT COMPANY	CDC	4	\$1,347,000	CERTIFIED DEVELOPMENT COMPANIES			
24	MARSHALL NATIONAL BANK & TRUST COMPANY		4	\$954,000	1.	VIRGINIA ASSET FINANCING CORPORATION	38	\$20,891,000
25	NARA BANK, NATIONAL ASSOCIATION		4	\$1,082,500	2.	TIDEWATER BUSINESS FINANCING CORPORATION	34	\$18,093,000
26	NEWTEK SMALL BUSINESS FINANCE, INC.		4	\$1,548,000	3.	RAPPAHANNOCK ECONOMIC DEVELOPMENT CORPORATION	13	\$5,794,000
27	PNC BANK, NATIONAL ASSOCIATION		4	\$611,000	4.	CRATER DEVELOPMENT COMPANY	4	\$1,347,000
28	COMERICA BANK		3	\$895,000	5.	JAMES RIVER CERTIFIED DEVELOPMENT CORPORATION	2	\$965,000
29	FIRST BANK AND TRUST COMPANY		3	\$515,000				
30	FIRST NATIONAL BANK		3	\$240,000	504 - FIRST TRUST			
31	GE CAPITAL SMALL BUSINESS FINANCE CORP.	PLP	3	\$1,121,300	1.	BRANCH BANKING & TRUST COMPANY	13	\$14,091,934
32	OLD POINT NATIONAL BANK OF PHOEBUS		3	\$399,000	2.	TOWNEBANK	10	\$6,059,120
33	TOWNEBANK		3	\$777,272	3.	RESOURCE BANK	6	\$6,909,000
34	VIRGINIA HEARTLAND BANK		3	\$340,000	4.	BANK OF THE COMMONWEALTH	5	\$6,770,850
35	CARDINAL BANK, N.A.		2	\$60,000	5.	GE SMALL BUSINESS FINANCE	5	\$6,513,566
36	CENTER BANK		2	\$278,000				
37	EAGLEBANK		2	\$702,000	MICROLENDERS			
38	FAUQUIER BANK, THE		2	\$650,000	1.	RICHMOND ECONOMIC DEVELOPMENT CORPORATION	28	\$561,674
39	GUARANTY BANK		2	\$277,600	2.	PEOPLE INCORPORATED OF SOUTHWEST VIRGINIA	23	\$287,742
40	INDEPENDENCE BANK		2	\$270,000	3.	CENTER FOR COMMUNITY DEVELOPMENT	20	\$105,776
41	JAMES RIVER CERTIFIED DEVELOPMENT CORP.	CDC	2	\$965,000	4.	VIRGINIA COMMUNITY DEVELOPMENT LOAN FUND	12	\$72,498
42	MONARCH BANK		2	\$152,000	5.	TOTAL ACTION AGAINST POVERTY	3	\$60,000
43	NATIONAL BANK OF FREDERICKSBURG		2	\$1,115,000				
44	PEOPLES BANK OF VIRGINIA		2	\$380,000				
45	SECOND BANK & TRUST		2	\$115,000				
46	STEARNS BANK NATIONAL ASSOCIATION		2	\$460,500				
47	AMERICAN EXPRESS CENTURION BANK		1	\$15,000				
48	BANK IOWA		1	\$50,000				
49	BANK OF NORTHUMBERLAND, INC.		1	\$285,000				
50	BANK OF SOUTHSIDE VIRGINIA		1	\$80,000				
51	BANK OF TENNESSEE		1	\$85,000				
52	BORREGO SPRINGS BANK, N.A.		1	\$690,000				
53	BUSINESS LENDERS, LLC	PLP	1	\$1,260,000				
54	CONSOLIDATED BANK & TRUST COMPANY		1	\$89,000				
55	FIDELITY BANK		1	\$90,000				
56	FNB SALEM BANK & TRUST, NATIONAL ASSOCIATION		1	\$300,000				
57	HIGHLANDS UNION BANK		1	\$150,000				
58	HOME LOAN AND INVESTMENT BANK, F.S.B.		1	\$650,000				
59	MANUFACTURERS AND TRADERS TRUST COMPANY		1	\$105,000				
60	MCNB BANK AND TRUST COMPANY		1	\$150,000				
61	NATIONAL BANK OF BLACKSBURG		1	\$75,000				
62	NATIONAL COOPERATIVE BANK		1	\$750,000				
63	PAGE VALLEY BANK		1	\$25,000				
64	PITNEY BOWES SMALL BUSINESS LENDING LLC		1	\$800,000				
65	POTOMAC BANK OF VIRGINIA		1	\$150,000				
66	PRESIDENTIAL BANK, FSB		1	\$680,165				
67	SMALL BUSINESS LOAN SOURCE INC.		1	\$750,000				
68	TEMECULA VALLEY BANK, N.A.	PLP	1	\$493,000				
69	UNION BANK & TRUST COMPANY		1	\$50,000				
70	UNITED BANK		1	\$1,335,000				
71	UNITI BANK		1	\$394,000				
72	UNITY BANK		1	\$490,000				
73	UPS CAPITAL BUSINESS CREDIT		1	\$750,000				
74	VIRGINIA ECONOMIC DEVELOPMENT CORPORATION		1	\$722,000				
75	ZIONS FIRST NATIONAL BANK		1	\$90,000				
	TOTALS		671	\$136,602,437				

Preferred Lending Program (PLP)-Lender receives a loan guaranty from SBA within 24 hours.

Certified Development Company (CDC)-Provides long term, fixed rate financing for major fixed assets, such as land and buildings.